

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                  |   |                                      |                   |      |
|------------------|---|--------------------------------------|-------------------|------|
| Serial No.       | : | 10/025,897                           | Confirmation No.: | 9205 |
| Applicant        | : | Kight et al.                         |                   |      |
| Filed            | : | December 26, 2001                    |                   |      |
| Title            | : | Risk Based Payment Method and System |                   |      |
| Art Unit         | : | 3691                                 |                   |      |
| Examiner         | : | Kelly Scaggs Campen                  |                   |      |
| Confirmation No. | : | 9205                                 |                   |      |
| Docket No.       | : | 23952-0039                           |                   |      |
| Customer No.     | : | 72386                                |                   |      |

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AMENDMENT AND RESPONSE TO OFFICE ACTION

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the Non-final Office Action dated June 10, 2008, Attorney for the Assignee submits the following amendments and remarks in conjunction with a Petition for a Three Month Extension of Time and the appropriate fee. In light of these amendments and remarks, it is respectfully asserted that all of the claims of the application are in condition for allowance.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.

The **Conclusion** begins on page 12 of this paper.

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Certificate of Electronic Delivery

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I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **December 10, 2008**.

  
Rhett S. White